NEW SHOREHAM COMPREHENSIVE PLAN

HOUSING ELEMENT SUPPLEMENT

Approved by Rhode Island Department of Administration April 29, 2005
Adopted by the New Shoreham Town Council
May 16, 2005

New Shoreham Planning Board
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TABLES

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September 24, 2004; revised February 20, 2005, March 9, 2005; April 19, 2005
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INTRODUCTION

The following supplements the "Housing" element of the *Town of New Shoreham Comprehensive Plan*, adopted by the New Shoreham Town Council March 4, 2002. The supplement is intended first to update the information in that document, since important things such as formation of the Block Island Housing Board, new State housing legislation, and a number of major housing development proposals have occurred since its adoption, and second to explicitly address all of the contents required when a comprehensive plan housing element is to be relied upon as an "affordable housing plan" in meeting the threshold requirements of the R.I. Low and Moderate Income Housing Act, RIGL 45-53[1].

Preparing this supplement made even clearer than before how unique this community truly is. The *Comprehensive Plan* stated well the consequences of that uniqueness (at page 1):

> "Differences between New Shoreham and any other community in Rhode Island are not marginal – they are fundamental. It is because of those differences that Block Island is able to contribute so powerfully to the richness of Rhode Island's appeal. Rhode Island would be diminished should Block Island be homogenized into being just another rural community. Accordingly, Rhode Island must understand that our uniqueness requires some departures from the way in which 38 other municipalities are managed."

Among the salient differences between New Shoreham and elsewhere in Rhode Island is that this is an island a dozen miles from the mainland, which makes provision of housing for all who service the community a necessity, not a choice. Achieving that has to face the reality that two-thirds of the housing on the Island is unavailable to year-round residents, since it is owned by second home owners. No other community in Rhode Island comes even close to that proportion of seasonal units, as shown in Table 2. The attraction of Block Island's location for seasonal use results in market prices for homes and home sites far higher than anywhere else in the State, but those who live and work here don't have incomes to match. The usual formulas for approaching housing won't apply in this context. For example, the share of income commonly paid for housing is clearly higher here than anywhere else in the State. The common "affordable" housing rule is that such housing must cost no more than 30% of the income of a household at 80% of the area median income. Neither the norms of the community nor the realities of incomes, housing prices, and conceivable strategies for managing both can support that notion on Block Island. That "gap" makes finding solutions daunting.

[1] Based upon R.I. State Planning Council Handbook Number 16, *Handbook on the Comprehensive Plan*, as updated 2003.

There are, however, communities somewhat parallel to Block Island, though they are in other states. Shelter Island, NY, Martha's Vineyard, and Nantucket are all islands having housing markets dominated by non-residents and spiraling housing costs, as shown in Table 4. None have "solved" their housing problem, but all have acted in ways that provide helpful parallels in considering a plan for Block Island.

The circumstances of being an island community means that its members are aware of the need for housing action, and they have been acting, chiefly using local resources to address the concern, doing so in a way that builds rather than invades community. There is concern that the advent of large projects brought to the island through an adversarial process will damage the prevailing sense of sharing in a common cause.

The material that follows deals with two categories of housing tenure, year-round occupied and seasonally occupied. There are very real housing concerns with regard to both. The material also deals with two levels of housing cost. "Affordable" units are those which are affordable at a cost level that would meet standards for housing receiving state or federal government subsidies. "Attainable" units are affordable to households having incomes too high to qualify for those subsidies, but too low to attain housing in the open market. The usual thresholds for those categories are at 80% of the area median income for "affordable" and 140% of the area median income for "attainable," in both cases based upon no more than 30% of income being spent on housing.

Four types of units thus become the elements for consideration, as shown in the table below:

- Year-round affordable units;
- Year-round attainable units;
- Seasonal worker affordable units; and
- Seasonal worker attainable units.

The following table illustrates a "snapshot" of the Town's 2010 housing provisions based upon the intentions and specifications of this Plan.

BLOCK ISLAND SUBSIDIZED HOUSING UNITS 2010

	Affordable units		Attainable units		Total units	
	Needed	Provided	Needed	Provided	Needed	Provided
Year-round	56	59	50	50	106	109
Seasonal	80	80	40	40	120	120
Total	136	139	90	90	226	229

RIGL 45-43	56	59

Currently unmet housing needs exist in each of those four categories, but mechanisms now put in place make it appear that as soon as 2010 needs in all four of those categories can be met, and they can continue to be met all the way to build-out, the point at which Block Island's land resources are fully utilized. In meeting those needs, the requirements of the R.I. Low and Moderate Income Housing Act, RIGL 45-53, would also be met.

INVENTORY OF EXISTING STOCK

"Table 1. Rhode Island Selected Housing Data – 2000 Census" (on pages 17 through 19, with parts A through I referenced below) provides an overview of New Shoreham's existing housing stock, and provides comparisons with the State and with Washington County. That has been supplemented with additional housing information from the Statewide Planning Program's *Housing Data Base*, updated July, 2003 by the RI State Planning Council. Caution should be exercised in using that data, since much of it depends upon only a sample of the population, and with numbers as small as those of Block Island, the reliability of the resulting figures, especially when they are small, is questionable.

The most striking single observation is that New Shoreham is unique relative to anywhere else in Rhode Island. The items in Table 1 that are most salient in understanding New Shoreham's inventory are in the heavy boxed cells. The very first row of Table 1 (just above Part A) indicates a total of only 1,606 New Shoreham housing units in 2000. In all of Rhode Island only Foster has fewer units (see Table 2). In Part C Table 1 notes that in 2000 there were only 472 April-occupied housing units in New Shoreham[2], less than a third of the total of units in the Town, and far fewer than in any other municipality in the State (Foster, with the next smallest number, had more than three times as many occupied units). That alone sets New Shoreham apart, but so do many other things, as itemized below.

Structure Age (Table 1 Part A. Year Structure Built)**.**

Block Island's housing is relatively young, although there is a large component of historical structures that remain**.** A quarter of Block Island's housing units found in 2000 were added post 1990, compared with fewer than 9% Statewide.

Structure Condition.

2000 Census information doesn't report housing condition, but HUD has made estimates as reported in the *Housing Data Base* (page 2-25 of that report), indicating that only 1.4% of New Shoreham renter households live in housing likely to be substandard, lower than all but three of Rhode Island's 39 municipalities[3]. That is consistent with the observations made in the *New*

[2] The terms "April-occupied housing" and "year-round housing" are often used synonymously, but they are different. See the Technical Appendix for a full explanation.

[3] And probably high, even at that, since the estimate is apparently based purely on the percent of renter-occupied households living in structures built before 1940, hardly an indicator of poor condition on Block Island.

Shoreham Comprehensive Plan (page 18) which notes that housing condition is not a major concern, but that the Town has been addressing it in a number of ways.

Structure Type (Table 1 Part B. Units in Structure).

New Shoreham's housing is dominantly (88%) single-family detached structures, compared with 55% single family Statewide and 77% in Washington County.

Housing Occupancy (Table 1 Part C. Housing Occupancy and D. Income in 1999).

In April when the Census was taken less than 30% of New Shoreham's housing was found to be occupied. Had the Census been taken earlier in the year the percentage would have been even lower. The reason for that exceptionally low occupancy, of course, is the large share of units reserved as second homes, more than two-thirds of the island total. That stands in contrast with not only the 93% April occupancy Statewide and 83% occupancy in Washington County, but also with every other municipality in the State.

Table 2 "Rhode Island Housing Occupancy 2000" lists occupancy data for each municipality in the State, ranked from lowest (New Shoreham) to highest (Woonsocket) in percentage of housing units occupied in April. The closest other municipality to New Shoreham on this measure is Charlestown, but its occupancy rate is more than double New Shoreham's. This is the single most critical dimension to the existing housing inventory. Two-thirds of the island's housing doesn't serve basic shelter needs, it accommodates the leisure comfort of those who can support two houses. The Island has a dual housing market and dual needs, one for those whose year-round (or nearly year-round) home is Block Island, the other for those who only visit for part of the year. No other Rhode Island municipality has anywhere near that level of dominance by second homes.

While the market for Block Island's housing is extraordinary in its composition, the incomes available to local resident households are not unusual at all. The proportion of households at each income level on Block Island very closely parallels the norms indicated by Statewide and Washington County figures. Block Island's 1999 median income of $44,800 was a little higher than the $42,100 Statewide median but a little lower than the $53,103 Washington County median.

Housing Value and Rent (Table 1 Parts E. Value through H. Gross rent as % of household income).

Block Island housing values, unlike incomes, tower above regional and State-wide norms. The 2000 Census indicated a median value of $479,300 on Block Island versus $133,000 Statewide and $156,000 for Washington County. Again, Block Island is widely separated from all other municipalities. The second highest median value in the 2000 Census was $244,900 in East Greenwich, about half of the New Shoreham figure. The result on the household budgets of households having high house values but not high incomes is obvious (F. Monthly owner costs as % of income). Almost half of all resident homeowners on Block Island in 2000 spent more than 30% of their income on housing, twice the share spending that much Statewide. In order to compete with second home buyers, Islanders have been forced to devote an unusual share of their income on housing: doing so is the Island norm.

For the Island's handful of resident renters the picture is quite different. First, there is a large supply of unoccupied potentially rentable housing in the off-season, not uncommonly available to "house sitters" under a variety of financial arrangements (note the large percentage of households paying no cash rent). Median gross rent on the Island in April, 2000 was reported at $610, half-way between the Statewide and Washington County figures, and not far from either, in sharp contrast to owner-occupied units.

There has been change since 2000. The Warren Group's website data indicates that in 2003 the median sales price for homes in New Shoreham was $765,000, an increase of almost 60% in three years, requiring an annual income of about $250,000 to support without excessive burden. Rents have also risen, though probably not to the extent that sale prices have risen. Official current rental data for very small communities, including Block Island, is not available from RI Housing. Based upon Census and 2003 RI Housing data for communities such as Charlestown and Narragansett[4], observation of newspaper advertisements (when Block Island is specified), and anecdotal inputs a reasonable approximation for 2004 April rents (including all utilities) on Block Island would be in the vicinity of $1,100 per month, affordable at 30% of a $44,000 income if available year-round. Average annual rent would be much higher, as would the incomes necessary to support those rents. Incomes certainly have not kept pace with the appreciation in real estate values. The cost strain only gets worse.

Location.

Because Block Island is located 12 miles of the coast of Rhode Island and has enormous appeal as a summer resort, its problems are different from those of other towns in Rhode Island. Those twelve miles mean that unlike all other communities in Rhode Island it is essential for Block Island to have within it a housing stock capable of serving the full diversity of those who provide services to the community and its visitors, without reliance on commuting. It also means that providing housing for those who provide services must compete in the market with those seeking this place for leisure housing.

Housing located within the "Village and Transition" area of the community is generally well serviced not only with utilities and access but also has pedestrian proximity to a variety of other services, as well. Most of the Town's land area and a large share of its housing are outside of that compact central area, and therefore are less fully serviced. 1990 Census data tabulated in the *Housing Data Base* indicates that fewer than a quarter of Block Island's dwelling units are serviced with Town water or sewer, but the island's hydrogeology is actually more supportive of that dispersed pattern than it would be of a more concentrated one reliant on public services, based upon extensive studies by the USGS and others.

[4] RI Housing, "RI Housing Survey: Year-end 2003 vs. Year-end 2002," e-mail enclosure.

UNMET HOUSING NEEDS

Table 3 "Block Island Affordable Housing Needs" outlines an effort to broadly estimate housing needs now, in the near future, and at build-out. The Census indicated that Block Island had 1,606 total dwelling units in 2000, and careful build-out estimates made for the *Comprehensive Plan* indicated that about another 400 housing units might be expected to be added to that, given current zoning and trends in open space acquisition[5]. The actions intended under this Plan would increase that build-out by about 100 housing units, resulting in the estimate used anticipating 2,100 housing units on the island at build-out, given this Plan.

As discussed above, in 2000 more than two-thirds of Block Island's housing units were being reserved by their owners for seasonal use, so were not available for year-round occupancy. The share of Block Island housing reserved for seasonal use grew significantly between 1990 and 2000 both on Block Island[6] and in each of three somewhat similar islands studied (see Table 4, Island Housing Occupancy Change 1990-2000). Continuation of the year 2000 share of year round housing for estimates at build-out is probably, if anything, on the high side[7]. That continuation would result in 650 year-round housing units on the Island at build-out.

There are a number of bases for estimating the need for low and moderate income housing. The Rhode Island Low and Moderate Income Housing Act[8] calls for 10% of all housing to be made affordable through local, state, or federal subsidies. That calls for 50 subsidized units based on the year 2000 number of year-round housing units. At present, the Town has 36 such units, as determined by RI Housing, leaving a "gap" of 14 units[9]. Approximately 110 Block Island households in 2000 had incomes low enough to qualify for government subsidies and also were paying more than 35% of their income on rent, an alternative indicator of need. A survey undertaken by Block Island Housing Board in spring 2003 indicated a then-unfilled demand for about 50 affordable year-round housing units, supporting the reasonability of the number derived from Census figures[10].

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[5] "Growth and the Comprehensive Plan," Herr Associates, 2001, Table 1, page 9. The year 2060 is used as an approximation for "build-out," since development never really ends, as evidenced by Manhattan and Hong Kong, but post-2060 growth is projected to be minimal unless something fundamentally changes.

[6] The 1990-2000 apparent stability in the percentage of all units occupied year-round reflects a falling vacancy rate and rounding.

[7] See the Technical Appendix at the end of this document for a full analysis of seasonality of housing on Block Island and its impact on the future count of year-round housing units.

[8] RIGL Chapter 45-53, as amended in 2004.

[9] Documented in "Low and Moderate Income Housing by Community," updated July, 2004, a tabulation provided by RI Housing.

[10] Block Island Housing Board, spring, 2003. The survey, unpublished, had a large response rate and also covered other topics.

As discussed earlier, the high cost of New Shoreham's housing coupled with resident incomes that are not unusually high means that there is a housing need here that extends beyond the income limits for state and federal housing subsidies, perhaps all the way from the 80% of area median income limit for current government programs up to 140% of area median income. Based upon Census data, about another 45 households would be defined as having a need for such "attainable" housing in 2000, since they qualify in income and are now paying more than 35% of income on housing. At build-out, we estimate that attainable need to be about 60 units.

There also is a need for affordable housing for seasonal workers. The *Comprehensive Plan* indicates that there were about 1,500 employees on-Island in the summer of 2000, a growth of about 400 employees since 1980[11]. Reflecting on this and other studies, seasonal-only employment totaled about 1,000 workers in 2000 and will likely total about 1,400 employees at build-out.

In 2003 a locally conducted survey of employers and employees nicely illuminated needs for provisions for those employees[12]. Essentially all of those seasonal employees need housing, and most of them don't earn enough to compete for housing against summer visitors. Over the years that need has been accommodated in a variety of ways, but with soaring housing prices and rising standards for what constitutes acceptable conditions the ability of traditional means to meet the need has declined, making seasonal employee housing a matter of real public concern. About 240 seasonal employees currently are provided with employer-supported housing. Employers cite need for accommodations to serve about another 90 workers at this point, indicating an overall need for supported housing for about a third of all summer-only employees.

Estimating the components of unmet need involves more uncertainty and unpredictable change over time. The 2003 Block Island Housing Board survey indicated that about 60% of the year-round resident housing need was for owner-occupied units, the rest for rental housing, which is not very different from the current occupancy split. Needs for rental housing are prominently illustrated by the difficulty for new young teachers to obtain housing. Rental units would especially well serve the needs not only of those without the means for market housing but also with circumstances making permanent housing commitments. Since the market without incentives may fail to meet that need, it is one for which a target for efforts is appropriate, and that would be to maintain the historic 60/40 tenure split.

There has been relatively little interest over the years in housing reserved for seniors only. In the early 1990s when a project (Martin House) was to have been so-limited applicant interest was so low that the age limitation was dropped. The share of New Shoreham population over 65 has been steadily declining from 21% in 1980 to 17% in 2000, despite growth Statewide (from 13% to 15%). However, seniors continue to comprise a large share of the community's lower-income households (see Table 7) and an even larger share of the households spending a high share of income (greater than 30%) on housing. Analysis of 2000 Census housing data by RI Housing shows that elderly households comprised 42% of the Block Island households having incomes

[11] Table 3, page 9 in Herr Associates, "Growth and the Comprehensive Plan," revised December 5, 2001.

[12] Block Island Housing Board, survey summer, 2003, tabulated 8/10/03.

below 80% of the area median and spending more than 30% of that income on housing. However, none of the affordable housing units on Block Island are counted by RI Housing as being committed to serving elderly households, instead being counted as serving only families[13].

Just as is true nationally, large households are declining as a share of the Block Island population. Average household size for Block Island dropped from 3.6 persons per household in 1990 to 2.1 persons per household in 2000. Census tabulations indicate that contrary to past conditions, in 2000 large-household needs are, if anything, lower than those of smaller households (see Table 7). Special provisions for large households accordingly are not a priority.

Persons having some form of special needs are a substantial share of the total Block Island population. For example, about 250 residents or 28% of the population on Block Island over 5 years old was reported in the 2000 Census as having some form of disability, compared with 20% Statewide (Table 1.I). Four of the 5,700 emergency shelter clients in Rhode Island in 2003 reported New Shoreham as their place of last residence[14], almost exactly the same proportion of the Rhode Island total as is the Town's population. Assuring that housing development in future years will include units physically capable of serving those having special needs such as a vision or mobility disability can be and is being planned. However, the number of persons sharing any single special need, such as those with psychiatric disabilities or substance abuse problems, is so small that providing such services through a housing-based program is rarely if ever likely to be feasible on the Island.

GOALS AND POLICIES

Nothing in this supplemental study effort suggests departure from the Housing Goals and Objectives as expressed in the *Comprehensive Plan* (page 18). In brief, they covered five topics:

- Maintaining population diversity and avoidance of substandard housing for seasonal workers;
- Defining an activist role for the Town in dealing with housing;
- Shaping land use policy to help meet housing needs;
- Acting incrementally, rather than through large-scale projects or sweeping but untested regulatory change;
- Coupling actions to serve housing needs with actions serving other interests at the same time.

In addressing those goals, State-defined goals will be served as well: deteriorating and substandard housing will be upgraded to the degree that it exists, new housing opportunities for all segments of the population will be provided, and the documented need for affordable and attainable housing opportunities will be pursued.

[13] Shown in a tabulation titled "RIH Analysis of New Shoreham's LMI Housing Need by CHAS data (as of 2/8/2005)." Our own analysis corroborates the 42% figure.

[14] Data from "Rhode Island Emergency Shelter Annual Report," January, 2004, Appendix page 22.

RESOURCES AND ACTIONS

Municipal Agencies

As is generally true in smaller communities, responsibility for housing is shared among a number of Town agencies. These are among them.

- The Town Council sets Town policy and is the ultimate authority on most matters, including housing;

- The Town Manager carries policy into action, including housing action;

- The Planning Board has taken leadership on long range planning for housing, including preparation of this supplement, and has a key administrative role in the handling of development applications;

- The Block Island Affordable Housing Board (also referred to as the Block Island Housing Trust), created in 2003 after authorization by the RI legislature on the request of the Town, is funded through a tax on summer rentals, and is charged with coordinating and advancing the Town's housing efforts.

- The Office of the Building Official plays a key role in administering housing-related construction codes and the State Minimum Housing code, which in light of the large number of rentals on the Island is of critical importance.

- The New Shoreham Land Use Density Discussion Panel, newly created by the Planning Board and the Housing Board. It is seeking creative means of facilitating the creation of affordable housing through regulatory change selectively increasing allowed densities.

Public and Private Resources

The resources available go beyond the listing of public agencies.

- The Block Island Economic Development Foundation ("BIED") has been a leader in the development of affordable housing units, for example, nine units at Old Harbor Meadows, and importantly, is now developing a 20-unit all-affordable project on West Side Road that will close the gap between the number of units counted by the State as "low/moderate income" and the number required to meet the State standard for having met housing needs in this decade for the purposes of the Low-Moderate Income Housing Act

- The Town itself has contributed sites for the development of affordable housing, for example four units at Ambrose Lane.

- Private citizens and organizations have contributed land or funding, for example ten units at Salt Pond Settlement which were sold at below-market prices as a result of Town zoning incentives.

It is striking that on Block Island addressing housing needs is not a compartmentalized activity engaged in by a few, but is rather a community effort involving a truly broad array of people and organizations.

Sites for Housing Development and Conversion of Existing Structures

Map 2 of the *Comprehensive Plan* (page 10) illustrates how limited the supply of developable land is on the Island. Build-out studies prepared for the *Comprehensive Plan* indicate a potential growth of only about 400 dwelling units from 2000 to build-out, with the expectation that build-out would be reached at a gradually slowing rate[15]. More recent building permit data is consistent with that projection (see Table 8).

Most of the remaining developable land lies outside of the well-serviced Village and transition area, and is in relatively small parcels. To explicitly identify sites in advance of fully developed proposals for action would, in this context, be counter-productive, but some locational preferences can be cited. Where possible, there is a preference for achieving affordability through creative reuse of sites already in use, exemplified by the Salt Pond Settlement, where below-market units have been created through adaptive reuse of an inn. There is preference for sites where services are good and auto dependence is smallest, which suggests the Village area. However, at the same time it is important that a diversity of housing opportunities be available in all areas of the Town, so that there is support for well-sited affordable efforts outside of that central area, as well. The Town must also be careful to protect the countryside views that bring tourists or those potential visitors will go to other areas that are easier to get to. Without tourists, Block Island loses its main industry, and the State loses tax revenue.

Financial Strategies

The creation of the Block Island Housing Board provides an important new resource for housing finance. So, too, does the commitment of the Town Council to housing affordability. In tandem, there is much they can accomplish. For example, the Council has recently authorized a loan of up to approximately $300,000 to the Housing Board, enabling it to have resources in anticipation of future seasonal rental tax revenues. Of even more importance is the continuation of the spirit of community and stewardship that in the past has made it possible for land to serve both housing and open space interests being acquired at below market cost using charitable contributions as well as public funding. There is a legitimate concern that the emergence of less public-interest oriented developments pressing forward despite widespread Island opposition, all in the name of creating affordability, could damage that rare community practice of property owners, the Town, charitable organizations, and sometimes the State working together to address the island's singular housing challenge.

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[15] See "Growth and the Comprehensive Plan," and "LAND Modeling for Block Island," both by Herr Associates 2001 for the New Shoreham Planning Board.

HOUSING ACTION PLAN

The 2002 *Comprehensive Plan* indicates the Town's intention to pursue a number of means of achieving progress on affordable housing, a number of which have already been taken. The proposed housing trust has been created, along with a tax on seasonal rental housing. Accessory dwelling regulations have been refined to encourage greater use of their provisions and to assure that the units created serve important housing needs. Town land has been provided for housing development. Planned Development legislation has been framed, adopted, and is being applied to support affordable housing development. The needs for seasonal employee housing have been explored, and efforts are anticipated in the near future to expand upon housing that is reserved at affordable cost for that use. The organizational, financial, and regulatory infrastructure for housing accomplishment is largely in place. It now simply needs time to carry out the program outlined. Table 5 "Filling Block Island Housing Needs" outlines the plan for doing so, and Table 6 "Filling Block Island Housing Needs Summary" provides an overview of the results.

As is common elsewhere, achieving production of affordable or attainable housing not only involves many separate actions but also most of the individual projects involve use of a number of tools and funding sources conjunctively. It is difficult to attribute unit production to types of action since they are joined. Because of such duplication, the total of units anticipated to be developed is smaller than the total of the estimates of frequency of use for various devices.

In considering numerical outcomes, it also is critical to understand the highly unpredictable nature of housing development and change in a community as small as Block Island, especially when speaking of categories of housing outside of the statutorily salient year-round affordable housing numbers. The Plan's intention is to achieve development in the next year or so that will assure a sufficient number of low and moderate income subsidized units to meet the Low and Moderate Income Housing Act's 10% of year-round housing criterion not only based on the year 2000 decennial census but on the likely results of the 2010 decennial census, as well, thus enabling the Town's housing efforts to proceed without the distractions of unplanned initiatives by others impairing sound achievements. The unit estimates for other housing types, seasonal and "attainable," are estimates of likely outcomes of the efforts being proposed, but are not hard commitments in the same sense as the commitment to having 10% of year-round housing "counted" as affordable both in the near term and in the long term.

In order for housing units to be counted towards the Town's meeting the standards of the Low and Moderate Income Housing Act ("LMI units") they must have been produced with the assistance of some form of public subsidy, whether local, state, or federal, and their continuing affordability must be assured for at least 30 years through land lease and/or deed restriction. Where references are made below to "documented affordability" or similar words the intention is that the units involved will be deed or lease restricted to assure long-term affordability and will be subsidized, whether through some form of public funding or through regulatory density bonuses, internal subsidies, or similar assistance consistent with RIGL 45-53-4(11).

In brief summary, here is how it is planned to achieve the 10% LMI housing unit goal.

ACHIEVING THE 10% LMI GOAL

Year	2004	2006	2010
Total year-round units			
Decennial census basis	497	497	560
Estimated actual	520	530	560
Low Moderate Income Units counted			
Existing 2004	36	36	36
West Side Road		20	20
Accessory units counted			3
Total LMI counted units	36	56	59
LMI counted % of year-round units			
Based on decennial census units	7.24%	11.27%	10.54%
Based on actual year-round units	6.92%	10.57%	10.54%

Source: Tables 3 and 5 below.

Short term actions

The following are among the actions to be taken over the next year or so.

- BIED West Side Road development. A 20-unit development of affordable year-round housing has been proposed on West Side Road, made up of single-family detached structures for owner-occupancy, served by Town sewerage and on-site wells, with financing by RI Housing. Changes to the zoning map and an increase in the limit on the allowable size of developments under special density rules for affordable housing under Zoning Section 405 were necessitated and have been approved. This project, when granted permits, will result in the Town having a total of 56 year-round affordable housing units meeting the standards of the State Low and Moderate Income Housing Act, six more than the threshold number required under that Act giving the Town exemption from adversarial zoning overrides under that Act for at least this decade, and quite possibly the next, as well. It is anticipated that by their nature these units will accommodate demand for senior housing, and efforts will be made to have one or more of the units meet access requirements for persons with disabilities.

- Consideration of and decisions about the recommendations of the Land Use Density Discussion Panel cited above, involving that Panel, the Planning Board, the Housing Board, and the Town Council, among others. Among the ideas raised are to encourage lower-density projects in outlying areas and higher densities where served with public utilities, such as Downtown; to create a “transfer of development rights” provision as a way of achieving density intentions, to allow shared utilities, and tax relief for affordable projects.

- Working together with employers to identify means of assuring continuing affordability of existing employee housing and exploration of their willingness to participate in meeting the employee housing need that they have documented, with BIED and the Planning Board taking lead roles. Consideration will be given to the possibility of more formal provisions linking jobs and housing to assure adequacy and even-handedness in responsibilities for making such accommodations.

- Working with owners of accessory apartments and with others to identify means of assuring continuing affordability of existing employee housing and exploration of regulatory change to assure affordability of at least some of the accessory units being created, and their possible inclusion in the RI Housing inventory of affordable housing, with the Planning Board taking the lead. As noted on the preceding page, inclusion requires that the units must have been built or rehabbed with the assistance of some form of local, state, or federal subsidy housing program, and that their continuing affordability must be assured for at least 30 years through land lease and/or deed restriction. Such units can well serve special cases, such as the elderly or handicapped, who may find them to be a beneficial alternative to either group living or total independence. Barnstable, MA, has pioneered a highly successful program that combines regulatory change with technical assistance and affordability requirements, serving this objective.

Longer term actions

DOCUMENTING ASSURANCE OF LONG-TERM AFFORDABILITY FOR UNITS NOW AFFORDABLY PRICED.

Two quick examples illustrate what is involved. About 240 summer workers on the Island are now benefited by employer-supported housing at a price affordable to the worker. Those units don't appear in the State's inventory of subsidized housing because no government funds are involved and because there is no long-term assurance that the units will remain affordable. There also is a growing inventory of accessory housing units that are subject to deed restrictions limiting them to occupancy by year-round residents. By their nature those units are relatively inexpensive to the occupant, but there is no documented assurance that such affordability will always be provided. In those two examples plus others, affordable housing is actually being provided on Block Island, often in relatively "invisible" ways. Given the pressures of the marketplace, there is a benefit in gaining long-term assurance of affordability where it already exists, and perhaps obtaining it in some similar cases where it does not.

Responsible parties: Housing Board coordinating, with the Planning Board and Building Official.
Resources: existing regulation, possible new regulatory incentives.
Unit production: no new units, affordability documented or created and documented for approximately 60 units by build-out.

FUNDING THROUGH THE HOUSING BOARD.

Since it is still new, it isn't yet clear how much funding will be available to the Housing Board through the summer rental tax revenue that is dedicated to it, but it is on the order of $80,000 per year, enough if skillfully leveraged against other funds to give the Board a key role in initiating housing efforts. There are already three projects pending in which the Board is anticipated to be involved, and in each case, also involving other sources of support. In tabulations of efforts, we have attributed projects to this organization even when others are also contributing.

Responsible party: Housing Board.
Resources: revenue from tax on rentals.
Unit production: involved in approximately 55 units by build-out.

ADAPTIVE REUSE OF EXISTING STRUCTURES.

The Salt Pond Settlement development, involving adaptive reuse of an inn, exemplifies the type of development that can augment housing resources, including affordable housing, without involving land still in a natural state, and taking advantage of existing structural investment. Further opportunities of that sort are likely to occasionally occur in the future (one did so during the drafting of this material). Individual structures cannot now be identified, but in the majority of cases they would be located within the Village and Transitional areas, and as evidenced by community response to a recent adaptive reuse proposal, most appropriately when within the portions of those areas which are zoned for business, mixed use, or the highest-density residential district (RC).

Responsible parties: private parties initiating, authorized by action of the Town Council and Planning Board.
Resources: substantial inventory of large older structures, chiefly privately owned.
Unit production: perhaps 25 units by build-out.

REUSE OF STRUCTURES PRESERVED FROM OTHER SITES.

New Shoreham zoning provides for a delay process prior to demolition of a building, designed to allow alternatives to that action to be taken, including relocation of the structure onto another site, where it may be one part of an affordable development effort. One of the three pending projects involves exactly this. A handful of units per decade is probably all that can be anticipated to find such use, but the benefits are not only affordability but also sustainability and protection of community character.

Responsible parties: private parties initiating, Building Official administration, sometimes Housing Board and/or Town Council for financing and sites.
Resources: older homes of limited market value but real housing value, sometimes assistance from the Housing Board and Town land.
Unit production: perhaps 15 units by build-out.

ACCESSORY UNITS.

There are now about twenty dwelling units developed under the Town's zoning provisions that provide for deeded restrictions to assure their use for year-round housing, while their nature (and in the future, perhaps deeded restrictions) assure that they will be relatively affordable. Their nature also assures that some share of them is likely to be occupied by seniors and by persons having disabilities. As cited above, Barnstable, MA has demonstrated the ability of a well-designed program to achieve voluntary commitment of units to long-term affordability. Again the numbers of units is not anticipated to be large, but it is steady and, unlike large development projects, relatively non-disturbing.

Responsible parties: private initiative, Building Official and Minimum Housing Inspector administration.
Resources: existing regulation, large stock of units that could potentially comply.
Unit production: 24 by build-out.

BRINGING AFFORDABILITY TO EXISTING UNITS.

There are many ways of reducing the price of a given housing unit and assuring that it stays that way. Communities like Block Island commonly use federal grants to help write down the unit price, and in return attach a deed restriction assuring that the initial level of affordability will be maintained over time and ownership change. Potential locations exist all over the Island. The units produced should include ones adapted to meet requirements for seniors and for households having special needs, such as special access or sensory requirements that can be met through adaptation of the housing unit.

Responsible parties: Housing Board coordinating, with the Town Council, Planning Board and Building Official participating.
Resources: existing regulation, possible new regulatory incentives, Housing Board funding.
Unit production: no new units, affordability created and documented for approximately 24 units by build-out.

MULTI-UNIT EMPLOYEE HOUSING.

Seasonal employee housing can be developed with relatively low construction cost per unit, initially building it only for seasonal occupancy, and taking advantage of the possibility of some sharing of facilities among units without losing their status as "dwelling units." Again, contributed land and even some minor funding from the Housing Board might be involved, along with community cooperation in developing and furnishing the units.

Responsible parties: initiative by the Housing Board, others to be determined, including possible private interests, BIED, and (for possible regulatory change) the Planning Board and Town Council.
Resources: public and business recognition of the problem, possible assistance with land and funding through the Town Council and the Housing Board.
Unit production: 30 units by build-out.

REGULATORY CHANGE.

Block Island has taken many steps over the years in its regulations to facilitate housing affordability, including the Planned Development zoning that has been instrumental in two recent developments. The Land Use Density Discussion Panel is considering a number of innovations, including a provision allowing substantially greater density for affordable housing development based upon case-by-case plan review and a special-use permit process. Transfer of development rights is also under discussion.

Responsible parties: Planning Board for development, Town Council for adoption.
Resources: capacities of Town government.
Unit production: involved in perhaps 60 units by build-out.

Consistency of affordable unit projections with build-out studies and infrastructure.

This Plan projects that at build-out there would be an increase of about 130 affordable or attainable housing units over the number that now exist, with just 31 of those being the affordable year-round units which are the focus of the Low and Moderate Income Housing Act, the others all serving attainable and/or seasonal housing needs. In many cases, as discussed above, that outcome would be achieved in part through bringing affordability to units that already exist. In other cases the units being counted would have been built in any event, but given these efforts would be affordable. The accessory units involve no land not otherwise developed. In some cases, however, implementing this Plan would entail raising densities above that which otherwise would exist. Careful review of the numbers indicates that the best estimate is that the build-out level would be increased by fewer than 100 housing units, no more than from 2,000 to 2,100 units, a 5% increase in the build-out total.

All things being equal, a 5% increase in housing units means a 5% increase in traffic, water consumption, nitrate loading on groundwater, school enrollments, an many other considerations of that kind. The *Comprehensive Plan* effort was underpinned by thorough study of build-out and related impacts[16]. In no case was there evidence that some resource capacity would be more limiting upon development than land at the densities allowed under then-current zoning, in fact to the contrary it was clear that with sound management land was, indeed, the most limiting factor, by a margin more substantial than a 5% increment to accommodate affordability. On that basis, these proposals are solidly consistent with the build-out.

CONCLUSION

It appears that Block Island will readily reach and maintain consistency with the policy objective of the RI Low and Moderate Income Act, importantly because the housing effort entailed in doing so is one that the community would want to undertake in any event. Because of the Island's special circumstances, meeting the community's own definition of need is unusually demanding, for it involves serving not only year-round but also seasonal needs, and not only the needs of those at incomes substantially below the regional median, but also the needs of those whose incomes, although above that, are insufficient to compete for housing within the seasonal resident-driven market.

The breadth of concrete actions now underway within the Town and undertaken in recent years attest to the importance given by the Town to meeting housing needs for this community, and the approach of those actions, rooted in efforts both locally initiated and locally supported, suggests the approach that is likely to continue the Town's record of achievement.

[16] Herr Associates, "LAND Modeling for Block Island," revised December 6, 2001.

Table 1. **RHODE ISLAND SELECTED HOUSING DATA - 2000 US CENSUS**

Subject	Number			Percentage		
	R.I.	Wash Cty	Block Is.	R.I.	Wash Cty	Block Is.
Total housing units	439,837	56,816	1,606	100.0%	100.0%	100.0%
A. YEAR STRUCTURE BUILT						
1999 to March 2000	4,334	1,081	53	1.0%	1.9%	3.3%
1995 to 1998	13,645	3,538	122	3.1%	6.2%	7.6%
1990 to 1994	20,326	4,731	226	4.6%	8.3%	14.1%
1980 to 1989	50,618	10,269	266	11.5%	18.1%	16.6%
1970 to 1979	58,999	10,127	193	13.4%	17.8%	12.0%
1960 to 1969	56,989	7,459	184	13.0%	13.1%	11.5%
1940 to 1959	105,709	9,876	198	24.0%	17.4%	12.3%
1939 or earlier	129,217	9,735	364	29.4%	17.1%	22.7%
B. UNITS IN STRUCTURE						
1 unit, detached	241,202	43,804	1,416	54.8%	77.1%	88.2%
1 unit, attached	12,682	1,712	50	2.9%	3.0%	3.1%
2 units	54,226	4,040	90	12.3%	7.1%	5.6%
3 or 4 units	56,499	2,390	36	12.8%	4.2%	2.2%
5 to 9 units	22,808	1,338	10	5.2%	2.4%	0.6%
10 to 19 units	14,769	892	2	3.4%	1.6%	0.1%
20+ units	32,964	1,485	2	7.5%	2.6%	0.1%
Mobile home	4,563	1,088	0	1.0%	1.9%	0.0%
Boat, RV, etc.	124	67	0	0.0%	0.1%	0.0%
C. HOUSING OCCUPANCY						
Total housing units	439,837	56,816	1,606	100.0%	100.0%	100.0%
Occupied housing units*	408,424	46,907	472*	92.9%	82.6%	29.4%
Owner-occupied	245,156	34,164	320	55.7%	60.1%	19.9%
Renter-occupied	163,268	12,743	152	37.1%	22.4%	9.5%
Family households	265,398	32,020	250	60.3%	56.4%	15.6%
Non-family households	143,026	14,887	222	32.5%	26.2%	13.8%
Vacant housing units	31,413	9,909	1,134	7.1%	17.4%	70.6%
For occasional use	12,988	8,157	1,109	3.0%	14.4%	69.1%
Homeowner vacancy rate (%)	1.0	0.9	0.6			
Rental vacancy rate (%)	5.0	4.8	4.4			
% of occupied housing units						
Owner-occupied				60.0%	72.8%	67.8%
Renter-occupied				40.0%	27.2%	32.2%
Family households				65.0%	68.3%	53.0%
Non-family households				35.0%	31.7%	47.0%

* Note that "year-round" units equal occupied units plus vacant units not held for occasional use. See Technical Appendix for further explanation.

Table 1. **RHODE ISLAND SELECTED HOUSING DATA - 2000 US CENSUS** (continued)

Subject	Number			Percentage of households		
	R.I.	Wash Cty	Block Is.	R.I.	Wash Cty	Block Is.
D. INCOME IN 1999						
Households	408,412	46,882	473	100.0%	100.0%	100.0%
<$10,000	43,800	2,781	34	10.7%	5.9%	7.2%
$10,000 to $14,999	28,604	2,342	25	7.0%	5.0%	5.3%
$15,000 to 24,999	50,524	4,455	66	12.4%	9.5%	14.0%
$25,000 to $34,999	48,428	5,134	62	11.9%	11.0%	13.1%
$35,000 to $49,999	64,068	6,952	70	15.7%	14.8%	14.8%
$50,000 to $74,999	82,350	10,784	89	20.2%	23.0%	18.8%
$75,000 to $99,999	43,623	6,589	65	10.7%	14.1%	13.7%
$100,000 to $149,999	31,162	5,314	35	7.6%	11.3%	7.4%
$150,000 to $199,999	7,914	1,303	13	1.9%	2.8%	2.7%
$200,000 or more	7,939	1,228	14	1.9%	2.6%	3.0%
Median $	$42,090	$53,103	$44,779			
Owner-occupied units (part)	202,216	29,739	269	100.0%	100.0%	100.0%
E. VALUE						
Less than $50,000	1,742	149	0	0.9%	0.5%	0.0%
$50,000 to $99,999	39,809	2,042	2	19.7%	6.9%	0.7%
$100,000 to $149,999	85,975	11,132	6	42.5%	37.4%	2.2%
$150,000 to 199,999	37,675	7,312	7	18.6%	24.6%	2.6%
$200,000 to $299,999	23,885	5,979	25	11.8%	20.1%	9.3%
$300,000 to $499,999	9,547	2,222	110	4.7%	7.5%	40.9%
$500,000 to $999,999	2,893	699	101	1.4%	2.4%	37.5%
$1,000,000 or more	690	204	18	0.3%	0.7%	6.7%
Median (dollars)	$133,000	$158,600	$479,300			
F. OWNER MONTHLY HOUSING COSTS AS % OF 1999 HOUSEHOLD INCOME						
Less than 15.0%	60,992	8,951	59	30.2%	30.1%	21.9%
15.0 to 19.9%	36,833	5,655	31	18.2%	19.0%	11.5%
20.0 to 24.9%	31,187	4,932	34	15.4%	16.6%	12.6%
25.0 to 29.9%	22,512	3,401	20	11.1%	11.4%	7.4%
30.0 to 34.9%	14,859	2,011	39	7.3%	6.8%	14.5%
35 percent or more	34,615	4,659	86	17.1%	15.7%	32.0%
Not computed	1,218	130	0			
Renter-occupied units (part)	162,629	12,466	140	100.0%	100.0%	100.0%
G. GROSS RENT						
Less than $200	15,195	683	2	9.3%	5.5%	1.4%
$200 to $299	10,184	718	8	6.3%	5.8%	5.7%
$300 to $499	36,730	1,610	26	22.6%	12.9%	18.6%
$500 to $749	62,681	4,691	46	38.5%	37.6%	32.9%
$750 to $999	20,921	2,598	30	12.9%	20.8%	21.4%
$1,000 to $1,499	7,820	1,248	4	4.8%	10.0%	2.9%
$1,500 or more	2,697	207	0	1.7%	1.7%	0.0%
No cash rent	6,401	711	24	3.9%	5.7%	17.1%
Median (dollars)	$553	$645	$610			

Table 1. **RHODE ISLAND SELECTED HOUSING DATA - 2000 US CENSUS** (continued)

Subject	Number			Percentage		
	R.I.	Wash Cty	Block Is.	R.I.	Wash Cty	Block Is.
H. GROSS RENT AS % OF HOUSEHOLD INCOME IN 1999						
Less than15.0%	30,363	2,091	37	18.7%	16.8%	26.4%
15.0 to 19.9%	22,445	1,873	4	13.8%	15.0%	2.9%
20.0 to 24.9%	20,708	1,651	23	12.7%	13.2%	16.4%
25.0 to 29.9%	19,116	1,388	13	11.8%	11.1%	9.3%
30.0 to 34.9%	12,442	867	11	7.7%	7.0%	7.9%
35% or more	47,025	3,635	25	28.9%	29.2%	17.9%
Not computed	10,530	961	27	6.5%	7.7%	19.3%
I. DISABLED POPULATION						
Population 5 -20 years	234,287	28,796	140	100.0%	100.0%	100.0%
With a disability	21,713	2,405	12	9.3%	8.4%	8.6%
Population 21 - 64 years	589,705	71,443	629	100.0%	100.0%	100.0%
With a disability	116,305	10,102	215	19.7%	14.1%	34.2%
Population 65 and older	143,565	14,849	176	100.0%	100.0%	100.0%
With a disability	57,788	5,301	35	40.3%	35.7%	19.9%

Affordable\Census Data

Table 2. **RHODE ISLAND HOUSING OCCUPANCY, 2000**

Place	Number of housing units				% of total housing units		
	Total	Occupied	Vacant	Seasonal	Occupied	Vacant	Seasonal
Rhode Island	439,837	408,424	31,413	12,988	92.9%	7.1%	3.0%
New Shoreham	**1,606**	**472**	**1,134**	**1,109**	**29.4%**	**70.6%**	**69.1%**
Charlestown	4,797	3,178	1,619	1,479	66.2%	33.8%	30.8%
Little Compton	2,103	1,475	628	587	70.1%	29.9%	27.9%
Narragansett	9,159	6,846	2,313	2,035	74.7%	25.3%	22.2%
South Kingstown	11,291	9,268	2,023	1,726	82.1%	17.9%	15.3%
Westerly	11,292	9,402	1,890	1,404	83.3%	16.7%	12.4%
Jamestown	2,769	2,359	410	341	85.2%	14.8%	12.3%
Newport city	13,226	11,566	1,660	858	87.4%	12.6%	6.5%
Portsmouth	7,386	6,758	628	381	91.5%	8.5%	5.2%
Providence	67,915	62,389	5,526	343	91.9%	8.1%	0.5%
Middletown	7,603	6,993	610	193	92.0%	8.0%	2.5%
Central Falls	7,270	6,696	574	6	92.1%	7.9%	0.1%
Tiverton	6,474	6,077	397	191	93.9%	6.1%	3.0%
Glocester	3,786	3,559	227	142	94.0%	6.0%	3.8%
Pawtucket	31,819	30,047	1,772	71	94.4%	5.6%	0.2%
North Kingstown	10,743	10,154	589	266	94.5%	5.5%	2.5%
Warren	4,977	4,708	269	88	94.6%	5.4%	1.8%
Woonsocket	18,757	17,750	1,007	31	94.6%	5.4%	0.2%
West Warwick	13,186	12,498	688	71	94.8%	5.2%	0.5%
East Greenwich	5,226	4,960	266	44	94.9%	5.1%	0.8%
Exeter	2,196	2,085	111	38	94.9%	5.1%	1.7%
Hopkinton	3,112	2,965	147	72	95.3%	4.7%	2.3%
Burrillville	5,821	5,559	262	127	95.5%	4.5%	2.2%
Bristol	8,705	8,314	391	130	95.5%	4.5%	1.5%
Warwick	37,085	35,517	1,568	493	95.8%	4.2%	1.3%
East Providence	21,309	20,530	779	73	96.3%	3.7%	0.3%
Coventry	13,059	12,596	463	198	96.5%	3.5%	1.5%
Cranston	32,068	30,954	1,114	100	96.5%	3.5%	0.3%
North Providence	14,867	14,351	516	74	96.5%	3.5%	0.5%
West Greenwich	1,809	1,749	60	22	96.7%	3.3%	1.2%
Johnston	11,574	11,197	377	48	96.7%	3.3%	0.4%
Scituate	3,904	3,780	124	22	96.8%	3.2%	0.6%
Richmond	2,620	2,537	83	28	96.8%	3.2%	1.1%
Lincoln	8,508	8,243	265	36	96.9%	3.1%	0.4%
Barrington	6,199	6,011	188	62	97.0%	3.0%	1.0%
Cumberland	12,572	12,198	374	36	97.0%	3.0%	0.3%
North Smithfield	4,070	3,954	116	12	97.1%	2.9%	0.3%
Smithfield	7,396	7,194	202	42	97.3%	2.7%	0.6%
Foster	1,578	1,535	43	9	97.3%	2.7%	0.6%
Washington County	56,816	46,907	9,909	8,157	82.6%	17.4%	14.4%
Newport County	39,561	35,228	4,333	2,551	89.0%	11.0%	6.4%
Providence County	253,214	239,936	13,278	1,172	94.8%	5.2%	0.5%
Kent County	70,365	67,320	3,045	828	95.7%	4.3%	1.2%
Bristol County	19,881	19,033	848	280	95.7%	4.3%	1.4%

Source: US Census, 2000. Data A\Demog-RI!Occupancy

Table 3. **BLOCK ISLAND HOUSING NEEDS**

Category of demand	2000	2004	2006	2010	Build-out
Year-round housing needs					
Total housing units	1,610	1,680	1,720	1,800	2,100
Year-round units					
% of total	31%	31%	31%	31%	31%
# year-round units	497	520	530	560	650
"Affordable" needs					
% of yr-round units	10%	10%	10%	10%	10%
# affordable units needed	50	52	53	56	65
"Attainable" needs					
% of year-round units	9%	9%	9%	9%	9%
# attainable units needed	45	47	48	50	59
Seasonal employee housing needs					
Summer-only jobs	1,000	1,080	1,120	1,200	1,400
Workers with housing needs	300	320	340	360	420
Workers/unit	3	3	3	3	3
Worker units needed					
Affordable	67	71	76	80	93
Attainable	33	36	37	40	47

"Attainable" housing defined as affordable at 140% of area median income.
Seasonal worker units assumed to accommodate two workers on average.

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Table 4. **ISLAND HOUSING OCCUPANCY CHANGE 1990 - 2000**

	Block Island	Martha's Vineyard	Nantucket	Shelter Island
Total housing units				
1990	1,264	11,604	7,021	2,148
2000	1,606	14,836	9,210	2,370
Growth #	342	3,232	2,189	222
Growth %	27.1%	27.9%	31.2%	10.3%
April-occupied*				
1990	361	5,003	2,597	1,017
2000	472	6,421	3,699	996
Growth #	111	1,418	1,102	-21
Growth %	30.7%	28.3%	42.4%	-2.1%
% of total				
1990	28.6%	43.1%	37.0%	47.3%
2000	29.4%	43.3%	40.2%	42.0%
Held for seasonal use				
1990	810	5,390	3,568	1,018
2000	1,109	7,995	5,170	1,307
Growth #	299	2,605	1,602	289
Growth %	36.9%	48.3%	44.9%	28.4%
% of total				
1990	64.1%	46.4%	50.8%	47.4%
2000	69.1%	53.9%	56.1%	55.1%
Other vacant				
1990	93	1,211	856	113
2000	24	420	341	67
Growth #	-69	-791	-515	-46
Growth %	-74.2%	-65.3%	-60.2%	-40.7%

Source: US decennial Census of Population & Housing, 1990 and 2000.

* Note that "April-occupied" units includes no vacant units, whereas "Year-round" units includes "other vacant" units. See Technical Appendix for further explanation.

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Table 5. **FILLING BLOCK ISLAND HOUSING NEEDS**

Category of demand	2004	2006	2010	Build-out
Filling year-round needs				
Affordable year-round units				
Existing units	36	36	36	36
Current multi-unit projects		20	20	20
Future multi-unit projects				8
Added accessory units			3	3
Total yr-round affordable units	36	56	59	67
Attainable year-round units				
Existing units	18	18	18	18
Future multi-unit projects			20	26
Added accessory units		4	12	16
Total yr-round attainable units	18	22	50	60
Filling seasonal worker needs				
Affordable seasonal units				
Existing units	53	53	53	53
Added in multi-unit bldings			15	25
Added scattered site units			12	15
Total affordable units	53	53	80	93
Attainable seasonal units				
Existing units	27	27	27	27
Added in multi-unit bldings				5
Added scattered site units			13	15
Total worker attainable units	27	27	40	47
Total year-round and seasonal				
Affordable units				
Existing units	89	89	89	89
Planned total	89	109	139	160
Attainable units				
Existing units	45	45	45	45
Planned total	45	49	90	107
Total below-market				
Existing units	134	134	134	134
Planned total	134	158	229	267

"Attainable" housing defined as affordable at 140% of area median income.
Seasonal worker units assumed to accommodate two workers on average.

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Table 6. **FILLING BLOCK ISLAND HOUSING NEEDS SUMMARY**

Category of demand	2004	2006	2010	Build-out
Affordable units				
Year-round				
Need	52	53	56	65
Provided	36	56	59	67
Seasonal				
Need	71	76	80	93
Provided	53	53	80	93
Total				
Need	123	129	136	158
Provided	89	109	139	160
Attainable units				
Year-round				
Need	47	48	50	59
Provided	18	22	50	60
Seasonal				
Need	36	37	40	47
Provided	27	27	40	47
Total				
Need	82	85	90	106
Provided	45	49	90	107
% of needs met				
Year-round				
Affordable	69%	106%	105%	103%
Attainable	38%	46%	100%	103%
Seasonal worker				
Affordable	75%	70%	100%	100%
Attainable	76%	72%	100%	100%
RIGL 45-53 Low/Moderate Housing Act				
Affordable units required	50	50	56	65
Affordable units provided	36	56	59	67
% coverage	72%	112%	105%	103%

"Attainable" housing defined as affordable at 140% of area median income.
Seasonal worker units assumed to accommodate two workers on average.

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Table 7. **NEW SHOREHAM HOUSEHOLDS BY INCOME & TYPE, 2000**

Household size & type	% of regional median family income				Total
	<=30%	>30<=50%	>50<=80%	>80%	
	NUMBER OF HOUSEHOLDS				
Renters					
Elderly (1 & 2 members)	12	4	8	0	24
Small related (2-4 members)	8	4	10	24	46
Large related (5+ members)	0	0	4	0	4
Other	4	22	10	54	90
Total	24	30	32	78	164
Owners					
Elderly (1 & 2 members)	20	16	35	54	125
Small related (2-4 members)	8	8	16	103	135
Large related (5+ members)	0	0	8	14	22
Other	4	12	18	38	72
Total	32	36	77	209	354
All households					
Elderly (1 & 2 members)	32	20	43	54	149
Small related (2-4 members)	16	12	26	127	181
Large related (5+ members)	0	0	12	14	26
Other	8	34	28	92	162
Total	56	66	109	287	518
	PERCENTAGE OF HOUSEHOLDS				
Renters					
Elderly (1 & 2 members)	50%	13%	25%	0%	15%
Small related (2-4 members)	33%	13%	31%	31%	28%
Large related (5+ members)	0%	0%	13%	0%	2%
Other	17%	73%	31%	69%	55%
Total	100%	100%	100%	100%	100%
Owners					
Elderly (1 & 2 members)	63%	44%	45%	26%	35%
Small related (2-4 members)	25%	22%	21%	49%	38%
Large related (5+ members)	0%	0%	10%	7%	6%
Other	13%	33%	23%	18%	20%
Total	100%	100%	100%	100%	100%
All households					
Elderly (1 & 2 members)	57%	30%	39%	19%	29%
Small related (2-4 members)	29%	18%	24%	44%	35%
Large related (5+ members)	0%	0%	11%	5%	5%
Other	14%	52%	26%	32%	31%
Total	100%	100%	100%	100%	100%

Source: US Census SOCDS CHAS Data

Note that data is based on a small sample of a small number of households.

19-Sep-04

BI\Affordable\Hhold size

Table 8. **BUILDING PERMIT AUTHORIZATIONS**

Year	Housing units authorized		Total housing units		% increase in units		Cumulative % increase in units	
	New Shoreham	Rhode Island	New Shoreham	Rhode Island	New Shoreham	Rhode Island	New Shoreham	Rhode Island
1980	20	2,929	1,009	372,672	2.0%	0.8%	2.0%	0.8%
1981	16	3,155	1,029	375,601	1.6%	0.8%	3.6%	1.6%
1982	33	2,635	1,045	378,756	3.2%	0.7%	6.8%	2.3%
1983	22	3,787	1,078	381,391	2.0%	1.0%	9.0%	3.4%
1984	43	4,208	1,100	385,178	3.9%	1.1%	13.3%	4.5%
1985	41	5,439	1,143	389,386	3.6%	1.4%	17.3%	5.9%
1986	2	7,207	1,184	394,825	0.2%	1.8%	17.5%	7.9%
1987	27	7,285	1,186	402,032	2.3%	1.8%	20.2%	9.8%
1988	20	6,064	1,213	409,317	1.6%	1.5%	22.2%	11.5%
1989	103	3,865	1,233	415,381	8.4%	0.9%	32.4%	12.5%
1990	21	3,042	1,264	414,572	1.7%	0.7%	34.5%	13.3%
1991	11	2,377	1,285	417,614	0.9%	0.6%	35.6%	14.0%
1992	25	2,592	1,296	419,991	1.9%	0.6%	38.1%	14.6%
1993	17	2,579	1,321	422,583	1.3%	0.6%	39.7%	15.3%
1994	18	2,539	1,338	425,162	1.3%	0.6%	41.5%	16.0%
1995	23	2,331	1,356	427,701	1.7%	0.5%	43.8%	16.6%
1996	33	2,462	1,379	430,032	2.4%	0.6%	47.1%	17.3%
1997	25	2,672	1,412	432,494	1.8%	0.6%	49.6%	18.0%
1998	15	2,642	1,437	435,166	1.0%	0.6%	51.0%	18.7%
1999	19	3,414	1,452	437,808	1.3%	0.8%	52.9%	19.6%
2000	18	2,576	1,471	441,222	1.2%	0.6%	54.7%	20.3%
2001	22	2,407	1,489	443,798	1.5%	0.5%	56.9%	21.0%
2002	13	2,848	1,511	446,205	0.9%	0.6%	58.2%	21.7%
2003	18	2,286	1,524	449,053	1.2%	0.5%	60.0%	22.4%
2004	16	2,493	1,542	451,339	1.0%	0.6%	61.5%	23.0%

Sources: US Census (1980 & 90 totals, 1999 - 2004 annual) & RI Economic Development Corporation

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Feb 17 05

TECHNICAL APPENDIX

CLARIFYING HOUSING SEASONALITY TERMS

The term "year-round housing unit" is critical to implementation of the Low and Moderate Income Housing Act (LMI Act), so it is important to be clear regarding its meaning. The total number of dwelling units (living quarters that include a kitchen and a bathroom, and are separable from any other part of the building) is enumerated for each municipality by the US Census as of April each ten years. The US Census further provides data regarding housing unit occupancy, resulting in this breakdown for Block Island in 2000:

Total Dwelling units	1,606
Occupied (equals the number of resident households)	472
Vacant	1,134
Held for occasional use ("seasonal units")	1,109
Other vacant units	25

For purposes of the LMI Act, the number of "year round housing units" equals the number April-occupied units plus all vacant units that are not being held for occasional use. For Block Island, the 2000 US Census shows 472 households or April-occupied housing units, which is fewer than the 497 housing units considered to be "year round" for purposes of the LMI Act by the 25 vacant units not held for occasional use. The figure of 497 is that upon which the calculations of the 10% threshold of affordable housing units for satisfying the LMI Act are based, not the 472 units occupied in April. Thus, tables 1, 2, and 4 based upon US Census data show 472 **occupied housing units**, while tables 3, 5 and 6 show 497 **year-round housing units**.

SEASONALITY TRENDS

Between 1990 and 2000 the share of total housing units on Block Island occupied in April grew more slowly than did the share held for occasional use, while the "other vacant" number declined by nearly 3/4ths. As a result, the share of all units on Block Island held for occasional use grew from 64% to 69% of the total housing stock. Similarly, the share of housing units held for seasonal use grew on Martha's Vineyard and Nantucket, MA and Shelter Island, NY (see table 4), as the dynamics of the real estate market consistently favored seasonal residence, as it generally has for a century in this region.

It appears that there has been little if any change in the shares of total housing units that would be considered to be "year round" subsequent to the 2000 US Census. The source for that estimate is Block Island's annual Groundhog Day Census. That Census is carried out annually by residents, determining the number of persons staying on the Island as of February 2. For purposes of this analysis, those returns were further analyzed to determine the number of households involved, using definitions consistent with those of the US Census. The accuracy of that enumeration is very high, since it is conducted by residents very familiar with their neighborhoods and the changes taking place. However, being a one-time snapshot it is subject to substantial variations based upon ephemera such as recent weather patterns, competing activities elsewhere, etc. Taken over a half-decade, however, the Groundhog Day census has proven to be a uniquely useful and reliable tool over time. The population results of that survey over the past five years are shown in Table 9 (next page), together with further elaboration by the survey's organizer to produce estimates of the number of households on the Island on Groundhog Day 2000, 2004 and 2005. The year February 2000 Groundhog figure is quite credibly lower than the April 2000 US Census count of occupied housing units, reflecting as it does the likely lowest population point in the year. Working from that local source plus US Census reports of dwelling units created by year and also the year 2000 Census data, the rest of table 9 was created. It is assumed that over this short period the number of April-occupied housing units changed in proportion to the changes in the Groundhog Day household estimate. It was further assumed that the strikingly low year 2000 number of non-seasonal vacant units remained constant over the following five year period, since real estate demand was unabated and vacancies could hardly go lower. The rest is arithmetic.

The year-round units' share of total housing stock declined from 36% of the total in 1990 to 31% in 2000. Figures for the following five years estimated in this way never depart from the 31% found in the year 2000 US Census by more than 1% upward or downward. Much of the decline of the past decade was the result of decline in "other vacant" units, which in 2000 were too few to decline that much again. Accordingly, it seems appropriate not to anticipate any lower share than the recent history of approximately 31% year-round units. Were the 1990-2000 decline to resume, the number of affordable housing units required in, say, 2010 in order to meet the standard of the LMI Housing Act would decline as well, by fewer than 2 units per percentage point decline in the year-round units share of the Town total.

There are no now-visible indicators that the year-round share of housing stock is likely to sharply increase in the future, nor are there reasons to anticipate that, but such an increase would be possible. If the entire 1990-2000 decline in the share of year-round housing were to be reversed in the next five years, it would mean a 36% year-round housing share in 2010. In that extreme event the number of affordable units required to meet the LMI Act standard would rise from 56 units as indicated in the basic analysis to 65 units, only 6 more affordable units than this action plan is projected to have produced by then. Should the annual Groundhog Day census in the next few years indicate the likelihood of a major increase in the share of housing that is year-round occupied then the efforts planned towards gaining units documented to be LMI Act "counted" should be adjusted marginally forward or upwards to avoid a period of vulnerability to regulatory exemptions under that Act.

Based upon that contingency analysis, we have projected the share of housing stock that will be year-round units as being stable at 31% of the total housing units on the Island. As indicated at page 15, the build-out total of housing units has been calculated at 2,000 housing units in earlier studies[17]. The strategies of this supplement, as noted at page 15, might increase that by some small amount, but not more than 100 units. We therefore used 2,100 as a conservatively high figure for the build-out total of housing units in this analysis. The number used for 2010 (1,800 units) is a judgment for a figure intermediate between the 2004 Census and permit-based one and the build-out projection, relying upon the expectation that the annual rate of housing development will decline as land availability continues to decline. On that basis, the 2010 total

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[17] See especially Herr Associates "Growth and the Comprehensive Plan," revised December 5, 2001. Those figures are incorporated into the *Town of New Shoreham Comprehensive Plan*, as adopted March 4, 2002.

housing projection is for 1,800 units. 31% of total housing being year-round units would mean 560 year-round units in 2010 and 650 units at build-out. Ten percent of those numbers to meet the LMI Housing Act would be 56 units in 2010 and 65 units at build-out.

It is important to recognize the large measure of uncertainty in all of these figures. Block Island once had about 40% more residents than it now has in the winter, but unanticipated change reduced that number by nearly two-thirds before the population began to rebound in the late 20th century. The Island economy and population rely almost entirely on a notoriously unstable base of preferences in leisure activities and locations. All of the numbers involved here are small, and therefore potentially volatile. What this analysis represents is a careful effort to quantify the most likely future, but planning should acknowledge that no amount of care can provide certainty in this context.

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Table 9. **NEW SHOREHAM HOUSING SEASONALITY**

	Calendar year					
	2000	2001	2002	2003	2004	2005
February						
Persons	883	896	935	963	904	1003
Households	388	392	408	419	392	431
Persons/household	2.28	2.28	2.29	2.30	2.31	2.33
New units permitted	18	22	13	18	16	
# of housing units (April)						
Total	1606	1624	1646	1659	1677	1693
"Year-round units"	497	502	521	535	502	549
April occupied	472	477	496	510	477	524
Other vacant	25	25	25	25	25	25
"Seasonal units"	1109	1122	1125	1124	1175	1144
% of housing units (April)						
Total	100%	100%	100%	100%	100%	100%
"Year-round units"	31%	31%	32%	32%	30%	32%
April occupied	29%	29%	30%	31%	28%	31%
Other vacant	2%	2%	2%	2%	1%	1%
"Seasonal units"	69%	69%	68%	68%	70%	68%

Sources:

US Bureau of the Census: April housing unit #s, new units permitted.
Block Island Ground Hog Day Census: February data for 2000, 2003, 2004.
All other data calculated or interpolated by Herr Associates.

BI\Affordable\Seasonality